



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** REGIONS FINANCIAL CORPORATION

**City/State** BIRMINGHAM, AL

## Bank Holding Company Information

Federal Reserve District: 6  
 Consolidated Assets (\$000): 153,506,000  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

REGIONS FINANCIAL CORPORATION  
1900 FIFTH AVENUE NORTH  
  
BIRMINGHAM, AL 35203

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	145,752,000	124,277,000	137,152,500	125,214,250	124,152,949
Net income (\$000)	642,000	162,000	1,094,000	1,582,000	1,758,919
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.68	2.67	50	3.03	2.94	49	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40
+ Non-interest income	1.76	1.13	81	1.68	1.12	80	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72
- Overhead expense	2.57	2.28	73	2.71	2.68	58	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68
- Provision for credit losses	-0.39	-0.12	17	1.20	0.88	72	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72
+ Securities gains (losses)	0	0.01	67	0	0.03	25	0	0.02	47	-0.02	0.01	6	0	0	70
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.29	1.78	82	0.70	0.64	44	1	1.04	44	1.64	1.56	55	1.63	1.57	52
Net operating income	1.76	1.36	82	0.52	0.48	45	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50
Net income	1.76	1.35	82	0.52	0.48	45	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.12	3.18	44	3.97	4.09	40	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35
Interest expense	0.14	0.29	19	0.55	0.85	22	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24
Net interest income (tax equivalent)	2.98	2.88	56	3.42	3.24	57	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.38	0.16	87	0.59	0.27	81	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86
Earnings coverage of net loan and lease losses (X)	8.60	25.70	33	4.72	17.23	30	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.33	1.49	87	1.77	1.32	82	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68
Allowance for loan and lease losses / Total loans and leases	2.29	1.47	87	1.76	1.30	83	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.89	0.70	71	0.80	0.63	70	0.90	0.71	71	0.70	0.57	66	0.68	0.61	63
30-89 days past due loans and leases / Total loans and leases	0.30	0.33	58	0.39	0.52	38	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-18.87	-0.51	5	9.17	14.37	33	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39
Net short-term noncore funding dependence	-20.67	-6.88	13	5	4.94	46	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42
Net loans and leases / Total assets	54.89	60.99	26	65.18	64.23	41	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
<b>Capitalization</b>															
Tier 1 leverage ratio	8.89	9.15	43	9.63	9.43	59	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42
Holding company equity capital / Total assets	11.64	10.72	66	12.97	11.64	67	12.27	11.16	68	12.87	12.43	57	12	12.22	52
Total equity capital (including minority interest) / Total assets	11.64	10.85	64	12.97	11.80	66	12.27	11.29	66	12.87	12.57	55	12	12.27	52
Common equity tier 1 capital / Total risk-weighted assets	10.31	12.57	14	9.45	11.64	17	9.84	12.38	10	9.68	12.17	11	9.90	12.12	12
Net loans and leases / Equity capital (X)	4.72	5.73	28	5.03	5.59	41	4.69	5.58	30	5.08	5.21	50	5.48	5.29	52
Cash dividends / Net income	27.57	23.13	54	106.17	81.34	79	63.80	42.30	82	41.78	33.12	69	31.63	27.31	57
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	14.87	16.49	52	3.52	11.31	20	16.56	16.68	52	0.69	9.26	13	0.95	7	17
Equity capital	3.06	9.13	23	11.73	5.70	80	11.14	6.99	75	7.99	10.49	52	-6.81	7.89	3
Net loans and leases	-3.26	7.22	20	3.82	9.91	27	2.74	9.07	27	0.14	9.10	13	4.10	7.89	35
Noncore funding	-82.22	-25.09	0	-15.63	16.35	10	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	2.08	0.88	83	1.99	0.77	82	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	13.08	11.33	67	15.35	12.46	70	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74
Equity investment in subsidiaries / Equity capital	105.45	102.85	67	106.10	103.91	66	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73
Cash from ops + noncash items + op expense / Op expense + dividends	109.58	98.58	54	-40.45	176.81	4	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	843,000	893,000	3,550,000	3,822,000	3,578,103	-5.60	12.10
Income from lease financing receivables.....	23,000	15,000	87,000	61,000	49,897	53.33	22.97
Fully taxable income on loans and leases.....	829,000	865,000	3,475,000	3,698,000	3,452,870	-4.16	12.78
Tax-exempt income on loans and leases.....	37,000	43,000	162,000	185,000	175,130	-13.95	3.67
Estimated tax benefit on income on loans and leases.....	12,000	15,000	56,000	64,000	64,962	-20.00	-55.23
Income on loans and leases (tax equivalent).....	878,000	923,000	3,693,000	3,947,000	3,692,962	-4.88	10.09
Investment interest income (tax equivalent).....	136,000	162,000	588,000	655,000	635,622	-16.05	-7.44
Interest on balances due from depository institutions.....	4,000	2,000	10,000	16,000	25,514	100.00	-5.97
Interest income on other earning assets.....	6,000	4,000	19,000	31,000	33,805	50.00	-33.34
Total interest income (tax equivalent).....	1,024,000	1,091,000	4,310,000	4,649,000	4,387,903	-6.14	6.92
Interest on time deposits of \$250K or more.....	1,000	8,000	17,000	47,000	21,108	-87.50	
Interest on time deposits < \$250K.....	8,000	19,000	60,000	86,000	48,429	-57.89	
Interest on foreign office deposits.....	0	0	0	8,000	1,680		-100.00
Interest on other deposits.....	10,000	57,000	103,000	306,000	178,443	-82.46	-33.35
Interest on other borrowings and trading liabilities.....	9,000	49,000	117,000	333,000	266,193	-81.63	-54.29
Interest on subordinated debt and mandatory convertible securities.....	18,000	18,000	71,000	71,000	85,859	0.00	-34.32
Total interest expense.....	46,000	151,000	368,000	851,000	601,712	-69.54	-38.28
Net interest income (tax equivalent).....	978,000	940,000	3,942,000	3,798,000	3,786,191	4.04	10.74
Non-interest income.....	640,000	521,000	2,347,000	2,182,000	2,083,800	22.84	17.84
Adjusted operating income (tax equivalent).....	1,618,000	1,461,000	6,289,000	5,980,000	5,869,991	10.75	13.44
Overhead expense.....	937,000	841,000	3,657,000	3,535,000	3,638,212	11.41	4.62
Provision for credit losses.....	-142,000	373,000	1,330,000	387,000	229,000		
Securities gains (losses).....	1,000	0	4,000	-28,000	996		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	834,000	219,000	1,370,000	2,050,000	2,020,096	280.82	101.91
Applicable income taxes.....	180,000	42,000	220,000	404,000	387,642	328.57	58.92
Tax equivalent adjustments.....	12,000	15,000	56,000	64,000	64,962	-20.00	-55.23
Applicable income taxes (tax equivalent).....	192,000	57,000	276,000	468,000	452,604	236.84	37.07
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	642,000	162,000	1,094,000	1,582,000	1,567,492	296.30	135.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0	191,427		
Net income attributable to holding company.....	642,000	162,000	1,094,000	1,582,000	1,758,919	296.30	134.88
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	642,000	162,000	1,094,000	1,582,000	1,758,919	296.30	134.88
Investment securities income (tax equivalent).....	136,000	162,000	588,000	655,000	635,622	-16.05	-7.44
US Treasury and agency securities (excluding mortgage-backed securities).....	1,000	1,000	5,000	5,000	5,801	0.00	-70.61
Mortgage-backed securities.....	123,000	146,000	535,000	598,000	582,779	-15.75	-5.74
All other securities.....	12,000	15,000	48,000	52,000	47,042	-20.00	-7.98
Cash dividends declared.....	177,000	172,000	698,000	661,000	556,270	2.91	85.78
Common.....	149,000	149,000	595,000	582,000	492,520	0.00	87.81
Preferred.....	28,000	23,000	103,000	79,000	63,750	21.74	75.68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.81	2.96	41	3.51	3.72	29	3.14	3.27	36	3.71	4	28	3.53	3.87	24
Less: Interest expense .....	0.13	0.27	18	0.49	0.78	21	0.27	0.48	17	0.68	0.98	29	0.48	0.79	22
Equals: Net interest income (tax equivalent) .....	2.68	2.67	50	3.03	2.94	49	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40
Plus: Non-interest income .....	1.76	1.13	81	1.68	1.12	80	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72
Equals: adjusted operating income (tax equivalent) .....	4.44	3.87	79	4.70	4.12	81	4.59	4.04	79	4.78	4.41	74	4.73	4.46	67
Less: Overhead expense .....	2.57	2.28	73	2.71	2.68	58	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68
Less: Provision for credit losses .....	-0.39	-0.12	17	1.20	0.88	72	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	67	0	0.03	26	0	0.02	47	-0.02	0.01	6	0	0	71
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.29	1.78	82	0.70	0.64	44	1	1.04	44	1.64	1.56	55	1.63	1.57	52
Less: Applicable income taxes (tax equivalent) .....	0.53	0.40	81	0.18	0.16	58	0.20	0.23	41	0.37	0.36	52	0.36	0.33	59
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.76	1.36	82	0.52	0.48	45	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0.15	0	99
Equals: Net income .....	1.76	1.35	82	0.52	0.48	45	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Memo: Net income (last four quarters) .....	1.10	1.07	56	1.08	0.98	60	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Net income—BHC and noncontrolling (minority) interest .....	1.76	1.37	81	0.52	0.49	44	0.80	0.83	41	1.26	1.20	53	1.42	1.25	71
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.08	93.08	14	88.54	91.24	20	89.95	92.32	20	87.94	91.05	20	87.63	91.48	13
Average interest-bearing funds / Average assets .....	51.92	62.97	9	60.14	66.92	23	54.41	64.06	11	59.28	65.57	23	57.04	65.56	18
Interest income (tax equivalent) / Average earning assets .....	3.12	3.18	44	3.97	4.09	40	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35
Interest expense / Average earning assets .....	0.14	0.29	19	0.55	0.85	22	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24
Net interest income (tax equivalent) / Average earning assets .....	2.98	2.88	56	3.42	3.24	57	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.07	4.05	56	4.41	4.74	29	4.16	4.27	48	4.72	5.09	26	4.56	4.95	23
Interest-bearing bank balances .....	0.08	0.10	20	0.28	1.16	4	0.11	0.27	4	0.68	2.04	5	1.44	1.64	29
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44		1.81	2.17	27
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0.01	1.11	40
Total earning assets .....	3.08	3.15	44	3.91	4.05	41	3.45	3.51	42	4.16	4.36	35	3.97	4.20	34
Investment securities (tax equivalent) .....	1.97	1.84	57	2.68	2.60	54	2.32	2.25	59	2.66	2.76	44	2.50	2.68	36
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.22	1.30	47	1.84	2.31	31	2.02	1.75	65	2.27	2.32	55	1.67	2.05	19
Mortgage-backed securities .....	1.88	1.60	73	2.58	2.49	60	2.22	2.05	64	2.63	2.61	56	2.47	2.50	49
All other securities .....	4.40	2.93	86	4.41	3.62	80	3.86	3.24	77	3.92	4.06	58	3.99	4.20	62
Interest-bearing deposits .....	0.11	0.26	18	0.55	0.90	20	0.27	0.53	17	0.74	1.10	24	0.42	0.81	16
Time deposits of \$250K or more .....	0.62	0.82	34	2.04	1.83	67	1.52	1.42	59	2.71	1.96	95	1.59	1.44	64
Time deposits < \$250K .....	0.71	0.78	49	1.29	1.69	17	1.11	1.36	24	1.40	1.82	24	0.88	1.29	21
Other domestic deposits .....	0.06	0.17	15	0.41	0.71	19	0.17	0.36	15	0.58	0.93	22	0.34	0.67	16
Foreign deposits .....		0.13			0.79			0.42		2.41	1.19	90	1.85	0.97	87
Federal funds purchased and repos .....		0.18		2.65	1.14	91	2.15	0.62	93	2.21	1.86	65	2.02	1.51	72
Other borrowed funds and trading liabilities .....	1.68	1.38	66	2.09	1.90	64	1.79	1.50	65	2.90	2.38	77	2.57	2.28	68
All interest-bearing funds .....	0.24	0.42	25	0.81	1.15	22	0.49	0.74	25	1.15	1.49	30	0.85	1.19	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	640,000	521,000	2,347,000	2,182,000	2,083,800
Fiduciary activities income	66,000	62,000	253,000	243,000	235,339
Service charges on deposit accounts - domestic	165,000	184,000	648,000	754,000	733,533
Trading revenue	0	-21,000	49,000	23,000	40,417
Investment banking fees and commissions	62,000	35,000	211,000	147,000	145,359
Insurance activities revenue	1,000	1,000	4,000	5,000	3,730
Venture capital revenue	0	0	0	0	0
Net servicing fees	62,000	38,000	152,000	129,000	126,842
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	61,000	33,000	221,000	77,000	29,758
Other non-interest income	223,000	189,000	809,000	804,000	768,822
Total overhead expenses	937,000	841,000	3,657,000	3,535,000	3,638,212
Personnel expense	551,000	472,000	2,125,000	1,941,000	1,974,058
Net occupancy expense	113,000	113,000	455,000	452,000	469,779
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,000	6,000	30,000	27,000	30,050
Other operating expenses	266,000	250,000	1,047,000	1,115,000	1,164,325
Fee income on mutual funds and annuities	20,000	16,000	63,000	61,000	52,384
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	18,926	19,743	19,406	19,564	19,969
Average personnel expense per employee	29.11	23.91	109.50	99.21	98.86
Average assets per employee	7,701.15	6,294.74	7,067.53	6,400.24	6,217.28

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.13	2.10	68	3.07	2.64	60	2.68	2.02	64	2.80	2.72	56	2.51	3.08	49
Overhead expenses / Net Interest Income + non-interest income	58.34	59.31	44	58.16	63.90	30	58.67	62.28	38	59.75	61.29	48	62.67	60.88	58
<b>Percent of Average Assets</b>															
Total overhead expense	2.57	2.28	73	2.71	2.68	58	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68
Personnel expense	1.51	1.28	73	1.52	1.36	67	1.55	1.30	75	1.55	1.41	62	1.59	1.44	66
Net occupancy expense	0.31	0.24	75	0.36	0.27	82	0.33	0.26	79	0.36	0.28	80	0.38	0.28	82
Other operating expenses	0.75	0.73	64	0.82	0.98	45	0.79	0.94	50	0.91	0.97	55	0.96	0.97	63
Overhead less non-interest income	0.82	1.10	22	1.03	1.47	19	0.96	1.25	27	1.08	1.32	29	1.25	1.38	36
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	57.91	58.69	45	57.56	63.38	30	58.15	61.82	37	59.11	60.64	48	61.98	60.37	58
Personnel expense	34.05	33.28	52	32.31	33.17	41	33.79	32.36	54	32.46	32.39	50	33.63	32.51	52
Net occupancy expense	6.98	6.42	62	7.73	6.75	68	7.23	6.58	61	7.56	6.52	70	8	6.48	78
Other operating expenses	16.87	18.45	43	17.52	22.88	26	17.13	22.28	28	19.10	21.20	45	20.35	20.90	50
Total non-interest income	39.56	28.42	75	35.66	26.40	76	37.32	28.83	72	36.49	29.23	71	35.50	28.50	70
Fiduciary activities income	4.08	2.15	78	4.24	2.03	77	4.02	2.09	76	4.06	1.97	77	4.01	2.14	78
Service charges on domestic deposit accounts	10.20	3.21	97	12.59	3.92	97	10.30	3.27	98	12.61	3.88	99	12.50	4.15	98
Trading revenue	0	0.97	24	-1.44	1.58	6	0.78	1.28	64	0.38	1.18	51	0.69	0.85	65
Investment banking fees and commissions	3.83	2.51	77	2.40	2.81	62	3.36	2.46	75	2.46	3.54	64	2.48	3.42	63
Insurance activities revenue	0.06	0.38	49	0.07	0.40	52	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	3.83	0.99	88	2.60	-0.41	95	2.42	0.01	94	2.16	0.28	94	2.16	0.65	88
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.77	3.74	56	2.26	1.88	65	3.51	3.92	58	1.29	1.86	46	0.51	1.61	36
Other non-interest income	13.78	8.65	81	12.94	9.85	75	12.86	9.65	74	13.44	10.04	74	13.10	9.86	71
Overhead less non-interest income	18.36	29.66	17	21.90	36.23	14	20.83	31.93	18	22.63	31.06	23	26.48	31.46	30
Applicable income taxes / Pretax net operating income (tax equivalent)	21.58	21.04	51	19.18	17.54	52	16.06	18.63	27	19.71	20.56	42	19.19	19.04	44
Applicable income tax + TE / Pretax net operating income + TE	23.02	22.74	54	26.03	22.86	72	20.15	21.18	32	22.83	23.23	44	22.41	21.56	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	38,338,000	36,833,000	39,142,000	36,747,000	36,881,423	4.09	-2.92
Commercial and industrial loans	28,378,000	28,355,000	27,535,000	24,694,000	24,341,149	0.08	16.00
Loans to individuals	5,285,000	7,282,000	5,751,000	7,692,000	7,866,012	-27.42	-21.35
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	223,000	214,000	221,000	244,000	298,735	4.21	-22.41
Other loans and leases	14,012,000	15,977,000	14,515,000	14,223,000	14,068,957	-12.30	27.47
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	86,236,000	88,661,000	87,164,000	83,600,000	83,456,276	-2.74	5.22
Less: Allowance for loan and lease losses	1,976,000	1,560,000	2,167,000	869,000	839,594	26.67	71.66
Net loans and leases	84,260,000	87,101,000	84,997,000	82,731,000	82,616,682	-3.26	4.27
Debt securities that reprice or mature in over 1 year	27,494,000	24,540,000	27,662,000	23,357,000	23,478,890	12.04	15.72
Mutual funds and equity securities	444,000	571,000	463,000	450,000	429,121	-22.24	42.46
Subtotal	112,198,000	112,212,000	113,122,000	106,538,000	106,524,693	-0.01	6.98
Interest-bearing bank balances	23,004,000	3,154,000	16,400,000	2,516,000	1,520,390	629.36	757.87
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	656,000	531,000	614,000	581,000	731,858	23.54	-29.05
Trading assets	6,000	913,000	854,000	108,000	51,431	-99.34	-98.48
Total earning assets	135,864,000	116,810,000	130,990,000	109,743,000	108,828,372	16.31	24.79
Non-interest-bearing cash and due from depository institutions	2,091,000	2,214,000	1,777,000	2,001,000	2,099,865	-5.56	16.21
Premises, fixed assets, and leases	2,383,000	2,408,000	2,412,000	2,416,000	2,040,825	-1.04	18.13
Other real estate owned	27,000	65,000	31,000	65,000	62,748	-58.46	-76.53
Investment in unconsolidated subsidiaries	105,000	86,000	97,000	79,000	58,789	22.09	
Intangible and other assets	13,036,000	12,055,000	12,291,000	12,329,000	12,676,547	8.14	0.76
Total assets	153,506,000	133,638,000	147,598,000	126,633,000	125,767,146	14.87	22.07
Quarterly average assets	145,752,000	124,277,000	143,800,000	123,870,000	124,409,579	17.28	15.81
Average loans and leases (YTD)	86,353,000	83,762,000	88,740,500	83,700,000	81,071,969	3.09	5.47
<b>Memoranda</b>							
Loans held-for-sale	1,481,000	564,000	1,898,000	637,000	304,155	162.59	321.51
Loans not held-for-sale	84,755,000	88,097,000	85,266,000	82,963,000	83,152,121	-3.79	3.86
Real estate loans secured by 1-4 family	24,183,000	22,889,000	24,798,000	22,995,000	23,452,879	5.65	0.90
Commercial real estate loans	13,990,000	13,764,000	14,171,000	13,554,000	13,191,204	1.64	-7.45
Construction and land development	2,762,000	2,457,000	2,768,000	2,294,000	2,536,216	12.41	-17.09
Multifamily	1,154,000	970,000	1,265,000	1,084,000	902,292	18.97	-10.98
Nonfarm nonresidential	10,074,000	10,337,000	10,138,000	10,176,000	9,752,696	-2.54	-3.96
Real estate loans secured by farmland	165,000	180,000	173,000	198,000	237,340	-8.33	-59.36
Total investment securities	28,594,000	25,642,000	28,739,000	24,388,000	24,639,869	11.51	14.40
U.S. Treasury securities	232,000	184,000	183,000	182,000	280,610	26.09	-2.12
US agency securities (excluding mortgage-backed securities)	98,000	43,000	105,000	43,000	43,266	127.91	-82.44
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	26,675,000	23,467,000	26,784,000	22,261,000	22,701,889	13.67	19.95
Asset-backed securities	0	0	0	0	175		-100.00
Other debt securities	1,145,000	1,377,000	1,204,000	1,452,000	1,184,808	-16.85	-30.43
Mutual funds and equity securities	444,000	571,000	463,000	450,000	429,121	-22.24	42.46
Available-for-sale securities	27,091,000	23,775,000	27,154,000	22,606,000	22,729,215	13.95	17.30
U.S. Treasury securities	232,000	184,000	183,000	182,000	280,610	26.09	-1.73
US agency securities (excluding mortgage-backed securities)	98,000	43,000	105,000	43,000	43,266	127.91	-54.94
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	25,616,000	22,171,000	25,662,000	20,929,000	21,220,356	15.54	23.87
Asset-backed securities	0	0	0	0	175		-100.00
Other debt securities	1,145,000	1,377,000	1,204,000	1,452,000	1,184,808	-16.85	-30.43
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	72,000	84,000	93,000	40,000	-22,073	-14.29	37.10
Available-for-sale securities appreciation (depreciation)	512,000	871,000	1,062,000	274,000	-531,671	-41.22	59.91
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,541,000	8,612,000	10,327,000	8,314,000	7,922,929	10.79	-19.08

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	56,105,000	37,230,000	51,502,000	34,512,000	35,137,492	50.70	58.95
NOW, ATS and transaction accounts	4,349,000	4,100,000	4,267,000	5,657,000	3,592,682	6.07	-44.75
Time deposits less brokered deposits < \$250K	4,355,000	5,622,000	4,670,000	5,810,000	4,972,729	-22.54	
MMDA and other savings accounts	64,356,000	51,419,000	61,571,000	50,155,000	48,480,611	25.16	34.99
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	129,165,000	98,371,000	122,010,000	96,134,000	92,183,514	31.30	38.08
Time deposits of \$250K or more	615,000	1,500,000	671,000	1,632,000	1,701,858	-59.00	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,000	7,805,000	616,000	3,854,000	6,096,187	-99.99	-99.95
Other borrowings w/remaining maturity over 1 year	1,867,000	4,418,000	1,905,000	5,052,000	6,923,696	-57.74	-58.97
Brokered deposits < \$250K	2,000	256,000	11,000	108,000	689,627	-99.22	
Noncore funding	2,485,000	13,979,000	3,203,000	10,646,000	15,411,368	-82.22	-77.68
Trading liabilities	0	163,000	23,000	34,000	146,609	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	1,048,000	1,049,000	1,049,000	1,050,000	1,049,783	-0.10	-32.40
Other liabilities	2,946,000	2,744,000	3,202,000	2,474,000	1,886,346	7.36	39.13
Total liabilities	135,644,000	116,306,000	129,487,000	110,338,000	110,677,620	16.63	24.98
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	1,656,000	1,310,000	1,656,000	1,310,000	819,869	26.41	101.98
Common stock	10,000	10,000	10,000	10,000	10,659	0.00	-24.02
Common surplus	12,740,000	12,695,000	12,731,000	12,685,000	13,765,590	0.35	-28.08
Retained earnings	4,235,000	3,364,000	3,770,000	3,751,000	2,828,238	25.89	6739.80
Accumulated other comprehensive income	592,000	1,324,000	1,315,000	-90,000	-964,069	-55.29	
Other equity capital components	-1,371,000	-1,371,000	-1,371,000	-1,371,000	-1,370,761		
Total holding company equity capital	17,862,000	17,332,000	18,111,000	16,295,000	15,089,526	3.06	3.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	17,862,000	17,332,000	18,111,000	16,295,000	15,089,526	3.06	3.79
Total liabilities and capital	153,506,000	133,638,000	147,598,000	126,633,000	125,767,146	14.87	22.07
<b>Memoranda</b>							
Non-interest-bearing deposits	56,105,000	37,230,000	51,502,000	34,512,000	35,137,492	50.70	58.95
Interest-bearing deposits	73,677,000	62,897,000	71,190,000	63,362,000	59,437,507	17.14	16.95
Total deposits	129,782,000	100,127,000	122,692,000	97,874,000	94,574,999	29.62	32.03
Long-term debt that reprices within 1 year	0	849,000	0	848,520	847,516	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	18,111,000	16,295,000	16,295,000	15,090,000	16,191,564		
Accounting restatements	0	-377,000	-377,000	2,000	-2,003		
Net income	642,000	162,000	1,094,000	1,582,000	1,758,919		
Net sale of new perpetual preferred stock	0	0	346,000	490,000	0		
Net sale of new common stock	9,000	10,000	46,000	-1,082,000	-2,094,089		
Sale of treasury stock	0	0	0	0	5,701		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	177,000	172,000	698,000	661,000	556,270		
Change in other comprehensive income	-723,000	1,414,000	1,405,000	874,000	-214,296		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,862,000	17,332,000	18,111,000	16,295,000	15,089,526		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	24.97	36.10	26	27.56	38.37	30	26.52	36.22	31	29.02	37.78	34	29.33	37.19	35
Commercial and industrial loans	18.49	13.88	74	21.22	12.73	81	18.66	13.52	76	19.50	12.02	81	19.35	12.85	76
Loans to individuals	3.44	3.42	63	5.45	3.84	66	3.90	3.40	65	6.07	4.20	69	6.25	4.31	69
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.15	0.19	67	0.16	0.20	70	0.15	0.19	68	0.19	0.24	70	0.24	0.30	69
Other loans and leases	9.13	4.29	84	11.96	4.96	90	9.83	4.63	83	11.23	5.01	88	11.19	5	89
Net loans and leases	54.89	60.99	26	65.18	64.23	41	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
Debt securities over 1 year	17.91	16.70	59	18.36	14.63	73	18.74	15.55	66	18.44	14.60	71	18.67	14.63	68
Mutual funds and equity securities	0.29	0.06	91	0.43	0.05	95	0.31	0.05	95	0.36	0.06	94	0.34	0.06	94
Subtotal	73.09	78.43	20	83.97	80.12	55	76.64	78.16	29	84.13	79.65	53	84.70	79.97	52
Interest-bearing bank balances	14.99	9.08	84	2.36	4.14	39	11.11	7.51	77	1.99	3.06	49	1.21	3.04	34
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.43	1.59	21	0.40	1.72	25	0.42	1.68	20	0.46	1.91	26	0.58	1.96	30
Trading assets	0	0.56	40	0.68	1.27	57	0.58	1.01	60	0.09	1.19	39	0.04	1.33	37
Total earning assets	88.51	91.48	14	87.41	89.78	24	88.75	91.05	17	86.66	89.53	18	86.53	89.74	16
Non-interest cash and due from depository institutions	1.36	1	81	1.66	1.12	81	1.20	1.07	56	1.58	1.14	80	1.67	1.21	78
Other real estate owned	0.02	0.02	64	0.05	0.03	73	0.02	0.02	62	0.05	0.03	74	0.05	0.04	63
All other assets	10.13	7.44	84	10.94	9.05	72	10.05	7.82	79	11.76	9.27	79	11.80	8.98	78
<b>Memoranda</b>															
Short-term investments	15.41	11.92	72	2.76	7.73	25	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24
U.S. Treasury securities	0.15	0.98	51	0.14	0.86	52	0.12	0.84	53	0.14	1.03	47	0.22	1.04	51
US agency securities (excluding mortgage-backed securities)	0.06	0.73	29	0.03	0.51	33	0.07	0.63	33	0.03	0.54	30	0.03	0.69	27
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	17.38	12.38	75	17.56	11.43	81	18.15	11.75	81	17.58	11.44	81	18.05	11.13	88
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	52
Other debt securities	0.75	0.46	73	1.03	0.39	81	0.82	0.42	77	1.15	0.39	81	0.94	0.41	80
Loans held-for-sale	0.96	0.46	81	0.42	0.40	65	1.29	0.52	84	0.50	0.39	70	0.24	0.30	57
Loans held for investment	55.21	61.15	26	65.92	64.43	42	57.77	61.72	27	65.51	63.50	42	66.12	63.93	42
Real estate loans secured by 1-4 family	15.75	11.69	67	17.13	13.18	66	16.80	11.91	68	18.16	13.29	69	18.65	13.46	72
Revolving	2.80	1.51	76	3.91	2.02	79	3.09	1.66	78	4.20	2.07	81	4.69	2.27	84
Closed-end, secured by first liens	12.78	9.76	67	12.94	10.62	65	13.52	9.81	70	13.65	10.69	70	13.64	10.57	68
Closed-end, secured by junior liens	0.17	0.21	55	0.28	0.28	61	0.19	0.22	58	0.31	0.28	65	0.32	0.31	60
Commercial real estate loans	9.11	22.27	18	10.30	23.11	23	9.60	22.22	21	10.70	22.23	26	10.49	21.58	27
Construction and land development	1.80	3.32	33	1.84	3.46	34	1.88	3.40	36	1.81	3.44	38	2.02	3.51	41
Multifamily	0.75	3.21	17	0.73	3.23	18	0.86	3.12	20	0.86	3.01	22	0.72	2.72	21
Nonfarm nonresidential	6.56	14.77	23	7.74	15.32	27	6.87	14.72	25	8.04	14.69	30	7.75	14.44	31
Real estate loans secured by farmland	0.11	0.33	55	0.13	0.35	58	0.12	0.33	57	0.16	0.36	60	0.19	0.41	61

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	44.46	57.91	24	41.54	57.83	27	44.91	57.15	25	43.96	57.46	29	44.19	56.49	34
Real estate loans secured by 1-4 family	28.04	19.43	77	25.82	20.44	67	28.45	19.43	81	27.51	20.75	70	28.10	21.10	75
Revolving	4.99	2.45	86	5.89	3.09	83	5.23	2.64	86	6.37	3.15	85	7.07	3.50	86
Closed-end	23.05	16.76	76	19.92	17.13	65	23.22	16.59	79	21.14	17.39	65	21.04	17.39	67
Commercial real estate loans	16.22	35.36	19	15.52	34.31	22	16.26	34.63	20	16.21	33.52	22	15.81	32.14	24
Construction and land development	3.20	5.29	35	2.77	5.12	35	3.18	5.26	37	2.74	5.09	35	3.04	5.20	38
1-4 family	1.50	1.05	72	1.39	0.98	70	1.43	0.93	71	1.48	0.94	69	1.58	1.02	70
Other	1.70	4.21	21	1.38	4	21	1.74	4.19	24	1.27	4.02	21	1.46	4.05	24
Multifamily	1.34	5.08	15	1.09	4.90	16	1.45	4.96	17	1.30	4.69	19	1.08	4.10	20
Nonfarm nonresidential	11.68	23.47	23	11.66	22.69	26	11.63	22.93	25	12.17	22.15	26	11.69	21.40	30
Owner-occupied	6.75	7.93	45	7.01	7.70	50	6.75	7.68	45	7.42	7.72	54	7.23	8.03	47
Other	4.93	15.25	14	4.65	14.76	15	4.89	14.95	13	4.75	14.34	15	4.45	13.38	16
Real estate loans secured by farmland	0.19	0.56	55	0.20	0.53	58	0.20	0.54	58	0.24	0.55	59	0.28	0.63	63
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	32.91	23.16	81	31.98	20.31	83	31.59	22.17	82	29.54	19.53	79	29.17	20.32	77
Loans to individuals	6.13	6.02	64	8.21	6.48	66	6.60	6.13	64	9.20	7.13	68	9.43	7.36	68
Credit card loans	1.29	0.50	85	1.47	0.71	83	1.39	0.65	83	1.66	0.81	84	1.61	1.02	84
Agricultural loans	0.26	0.33	67	0.24	0.31	70	0.25	0.32	69	0.29	0.37	69	0.36	0.46	70
Other loans and leases	16.25	8.05	82	18.02	9.38	81	16.65	9.09	78	17.01	9.85	79	16.86	9.66	82
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	272.75	382.51	28	289.43	401.07	30	284.32	381.27	31	296.20	391.26	34	306.58	379.80	38
Real estate loans secured by 1-4 family	172.05	124.29	72	179.86	138.65	67	180.13	125.03	73	185.35	138.18	70	194.95	137.84	74
Revolving	30.63	16.14	77	41.06	21.22	81	33.12	17.42	78	42.91	21.26	82	49.02	23.33	83
Closed-end	141.42	106.79	71	138.80	115.78	67	147	106.14	72	142.44	115.20	67	145.93	112.79	68
Commercial real estate loans	99.53	237.40	20	108.16	240.54	25	102.93	234.65	22	109.25	229.44	28	109.65	219.72	28
Construction and land development	19.65	35.26	33	19.31	35.93	37	20.11	35.62	36	18.49	34.95	37	21.08	35.36	40
1-4 family	9.19	6.84	70	9.71	6.92	65	9.06	6.34	67	9.95	6.61	68	10.98	7.04	67
Other	10.46	28.01	24	9.59	27.85	26	11.05	28.16	28	8.54	27.32	22	10.11	27.26	27
Multifamily	8.21	34.02	15	7.62	33.54	17	9.19	32.74	19	8.74	31.04	21	7.50	27.85	22
Nonfarm nonresidential	71.67	157.71	21	81.23	159.79	27	73.64	155.06	25	82.02	152.10	29	81.07	147.22	32
Owner-occupied	41.41	52.99	42	48.83	54.16	51	42.71	52.37	42	50.02	53.07	51	50.18	54.89	50
Other	30.26	102.29	15	32.40	103.49	18	30.93	100.54	18	32	97.41	20	30.89	91.80	20
Real estate loans secured by farmland	1.17	3.50	55	1.41	3.48	58	1.26	3.44	57	1.60	3.60	58	1.97	4.02	61
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	201.89	145.22	78	222.81	132.09	82	200.01	139.91	77	199.05	122.02	82	202.34	128.82	78
Loans to individuals	37.60	35.91	64	57.22	40.80	67	41.77	37.47	65	62	43.51	67	65.39	42.67	69
Credit card loans	7.90	2.59	86	10.24	3.94	84	8.81	3.30	85	11.18	4.34	85	11.18	5.31	84
Agricultural loans	1.59	1.94	68	1.68	1.90	70	1.61	1.88	68	1.97	2.18	71	2.48	2.72	71
Other loans and leases	99.69	47.52	84	125.55	54.71	86	105.43	49.54	82	114.65	52.44	86	116.95	51.79	88
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	16.25	27.81	21	17.33	27.16	28	16.47	27.32	22	16.19	26.45	26	16.01	24.79	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	99.71	185.94	23	120.77	188.67	30	104.26	183.76	27	109.11	178.57	31	111.04	167.93	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	141.11	243.39	26	169.60	248.20	30	146.97	240.85	28	159.13	236.10	33	161.22	225.98	36

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	15.41	11.92	72	2.76	7.73	25	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24
Liquid assets	33.57	27.16	70	21.96	22.73	55	30.84	26.22	66	20.90	22.44	55	21.23	22.72	58
Investment securities	18.63	18.78	55	19.19	16.91	62	19.47	17.85	59	19.26	16.99	61	19.59	17.27	62
Net loans and leases	54.89	60.99	26	65.18	64.23	41	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
Net loans, leases and standby letters of credit	55.97	61.79	28	66.25	65.22	41	58.77	62.48	31	66.53	64.84	42	66.83	65.07	43
Core deposits	84.14	73.69	92	73.61	64.18	73	82.66	70.67	92	75.92	63.09	79	73.30	62.13	71
Noncore funding	1.62	11.95	4	10.46	19.78	20	2.17	14.13	3	8.41	19.36	18	12.25	21.34	28
Time deposits of \$250K or more	0.40	1.96	11	1.12	2.95	18	0.45	2.11	12	1.29	2.94	22	1.35	2.89	25
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1.11	25	5.84	3.69	77	0.42	1.24	44	3.04	3.01	54	4.85	3.67	68
Earning assets that reprice within 1 year	43.01	38.67	60	41.68	39.59	54	41.17	39.38	50	39.84	39.29	50	39.29	40.29	44
Interest-bearing liabilities that reprice within 1 year	2.25	7.73	8	3.82	10.23	12	2.53	8.20	11	4.02	10.19	12	3.02	10.01	11
Long-term debt that reprices within 1 year	0	0.28	30	0.64	0.79	71	0	0.47	27	0.67	0.96	68	0.67	1.34	64
Net assets that reprice within 1 year	40.77	29.49	73	37.22	27.26	75	38.64	29.11	71	35.15	26.63	73	35.60	27.38	69
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-18.87	-0.51	5	9.17	14.37	33	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39
Net short-term noncore funding dependence	-20.67	-6.88	13	5	4.94	46	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42
Short-term investment / Short-term noncore funding	5,132.32	246.74	98	39.61	77.70	43	1,503	184.19	97	58.40	77.77	54	28.08	66.46	36
Liquid assets - short-term noncore funding / Nonliquid assets	50.09	30.67	82	19.23	16.50	62	43.48	28.18	78	21.12	16.97	69	18.85	16.04	66
Net loans and leases / Total deposits	64.92	76.22	21	86.99	88.34	43	69.28	79.43	23	84.53	90.31	32	87.36	90.08	41
Net loans and leases / Core deposits	65.23	83.77	14	88.54	101.46	26	69.66	88.34	18	86.06	103.93	23	89.62	105	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.57	0.62	57	0.72	1.57	42	0.76	1.57	43	0.35	0.72	46	-0.20	-0.82	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.06	1.31	89	7.51	3.85	87	8.72	4.31	88	2.37	1.36	77	-4.75	-1.98	1
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	3.70	12.84	50	5.05	12.92	50	3.90	11.38	52	5.46	12.67	52	6.01	16.19	39
Available-for-sale securities	94.74	85.49	52	92.72	85.17	49	94.48	87.23	46	92.69	85.40	48	92.25	81.88	61
U.S. Treasury securities	0.81	5.10	46	0.72	5.04	47	0.64	4.72	50	0.75	6.15	44	1.14	6.99	49
US agency securities (excluding mortgage-backed securities)	0.34	4.35	29	0.17	3.36	30	0.37	4.01	30	0.18	3.49	30	0.18	4.02	26
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	93.29	66.67	88	91.52	68.40	82	93.20	66.64	85	91.28	67.43	84	92.13	65.45	87
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	50
Other debt securities	4	3.05	70	5.37	2.67	78	4.19	3.01	71	5.95	2.94	79	4.81	2.79	74
Mutual funds and equity securities	1.55	0.36	88	2.23	0.35	93	1.61	0.35	90	1.85	0.40	92	1.74	0.42	92
Debt securities 1 year or less	2.29	9.29	23	2.07	10.98	12	2.14	10.55	17	2.38	11.86	16	2.97	11.91	19
Debt securities 1 to 5 years	9.53	16.09	42	9.20	17.72	43	8.58	17.03	39	9.31	17.94	43	20.13	19.18	61
Debt securities over 5 years	86.62	72.48	70	86.51	67.50	74	87.67	69.86	72	86.46	66.02	75	75.16	64.73	55
Pledged securities	33.37	33.48	51	33.59	36.65	48	35.93	35.67	49	34.09	30.57	56	32.15	33.30	52
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	542.06	156.41	91	30.86	53.90	49	449.37	183.32	86	37.51	26.69	69	-2.34	6.77	41
Investment securities	11.51	31.91	26	0.22	9.51	29	17.84	23.62	47	-1.02	11.75	24	-2.56	9.42	24
Core deposits	31.30	29.18	66	5.23	12	30	26.92	26.88	57	4.29	11.23	27	-1.95	7.29	9
Noncore funding	-82.22	-25.09	0	-15.63	16.35	10	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			56,644,000	52,976,000	51,405,750
Commit: Secured commercial real estate loans	4,322,000	4,524,000	3,863,000	4,557,000	3,938,509
Commit: Unsecured real estate loans	2,136,000	1,401,000	1,895,000	1,630,000	1,230,516
Credit card lines (reported semiannually, June/Dec)			7,463,000	7,168,000	6,717,613
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,660,000	1,434,000	1,742,000	1,521,000	1,427,868
Commercial and similar letters of credit	72,000	59,000	132,000	59,000	43,902
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	4,198,000	4,430,000	4,509,000	4,263,000	3,233,937
Credit derivatives - notional amount (holding company as beneficiary)	2,511,000	2,568,000	2,668,000	2,442,000	1,486,981
Credit derivative contracts w/ purchased credit protection-investment grade	2,310,000	2,619,000	2,475,000	2,602,000	1,805,298
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,399,000	4,379,000	4,701,000	4,102,000	2,915,620
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	3,810,000	12,353,000	4,270,000	27,324,000	7,960,927
Written options contracts (interest rate)	6,378,000	5,891,000	5,714,000	5,016,000	3,213,274
Purchased options contracts (interest rate)	13,148,000	14,227,000	13,842,000	13,082,000	7,214,852
Interest rate swaps	96,832,000	93,241,000	94,864,000	88,225,000	61,718,029
Futures and forward foreign exchange	1,048,000	1,464,000	894,000	1,710,000	1,233,421
Written options contracts (foreign exchange)	211,000	155,000	412,000	158,000	112,711
Purchased options contracts (foreign exchange)	211,000	155,000	412,000	158,000	112,711
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	146,000	226,000	178,000	249,000	270,694
Purchased options contracts (commodity and other)	146,000	226,000	178,000	249,000	270,694
Commodity and other swaps	709,000	1,093,000	674,000	1,048,000	565,425

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							38.38	22.01	88	41.83	23.52	87	40.87	24.05	84
Standby letters of credit	1.08	0.67	79	1.07	0.78	73	1.18	0.71	80	1.20	0.84	75	1.14	0.92	69
Commercial and similar letters of credit	0.05	0.02	82	0.04	0.02	79	0.09	0.02	89	0.05	0.02	80	0.03	0.02	73
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	2.73	0.28	94	3.31	0.41	93	3.05	0.35	93	3.37	0.42	93	2.57	0.52	92
Credit derivatives - notional amount (holding company as beneficiary)	1.64	0.18	92	1.92	0.33	92	1.81	0.30	92	1.93	0.52	91	1.18	0.75	89
Credit derivative contracts w/ purchased credit protection-investment grade	1.50	0.17	92	1.96	0.23	91	1.68	0.25	91	2.05	0.30	92	1.44	0.52	91
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.87	0.16	94	3.28	0.38	92	3.19	0.30	93	3.24	0.45	92	2.32	0.69	90
Derivative contracts	79.89	42.67	85	96.55	54.47	84	82.28	48.62	85	108.36	68.47	84	65.73	65.81	78
Interest rate contracts	78.28	30.32	89	94.07	40.32	87	80.41	34.36	87	105.54	47.31	88	63.69	43.84	82
Interest rate futures and forward contracts	2.48	4.59	75	9.24	11.14	82	2.89	6.21	72	21.58	10.67	84	6.33	11.40	80
Written options contracts (interest rate)	4.15	2	85	4.41	2.54	83	3.87	2.18	83	3.96	2.47	84	2.55	2.16	79
Purchased options contracts (interest rate)	8.57	1.45	91	10.65	1.56	91	9.38	1.46	91	10.33	2.65	89	5.74	2.32	84
Interest rate swaps	63.08	20.33	91	69.77	23.70	91	64.27	20.83	92	69.67	28.86	90	49.07	26.74	85
Foreign exchange contracts	0.96	6.19	73	1.33	6.58	72	1.16	6.01	72	1.60	10.12	73	1.16	10.92	72
Futures and forward foreign exchange contracts	0.68	3.83	76	1.10	4.16	75	0.61	3.47	73	1.35	5.23	76	0.98	5.22	74
Written options contracts (foreign exchange)	0.14	0.03	88	0.12	0.05	84	0.28	0.03	92	0.12	0.05	84	0.09	0.14	84
Purchased options contracts (foreign exchange)	0.14	0.04	88	0.12	0.05	84	0.28	0.04	91	0.12	0.08	84	0.09	0.13	85
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.65	0.80	82	1.16	1.75	80	0.70	1.86	79	1.22	3.32	78	0.88	4.08	75
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.10	0.27	82	0.17	0.51	81	0.12	0.52	81	0.20	0.98	80	0.22	1.48	78
Purchased options contracts (commodity and other)	0.10	0.18	82	0.17	0.42	81	0.12	0.37	80	0.20	0.94	80	0.22	1.29	79
Commodity and other swaps	0.46	0.27	85	0.82	0.31	84	0.46	0.32	82	0.83	0.38	84	0.45	0.40	83
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							63.83	42.82	79	63.29	45.53	77	63.41	44.93	77

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	122,639,000	129,031,000	121,438,000	137,219,000	82,672,738
Interest rate contracts	120,168,000	125,712,000	118,690,000	133,647,000	80,107,082
Foreign exchange contracts	1,470,000	1,774,000	1,718,000	2,026,000	1,458,843
Equity, commodity, and other contracts	1,001,000	1,545,000	1,030,000	1,546,000	1,106,813
<b>Derivatives Position</b>					
Futures and forwards	4,858,000	13,817,000	5,164,000	29,034,000	9,194,348
Written options	6,735,000	6,272,000	6,304,000	5,423,000	3,596,679
Exchange-traded	0	0	0	0	0
Over-the-counter	6,735,000	6,272,000	6,304,000	5,423,000	3,596,679
Purchased options	13,505,000	14,608,000	14,432,000	13,489,000	7,598,257
Exchange-traded	0	30,000	0	20,000	20,000
Over-the-counter	13,505,000	14,578,000	14,432,000	13,469,000	7,578,257
Swaps	97,541,000	94,334,000	95,538,000	89,273,000	62,283,454
Held for trading	0	96,938,000	90,327,000	104,509,000	63,130,611
Interest rate contracts	0	93,619,000	87,579,000	100,937,000	60,564,955
Foreign exchange contracts	0	1,774,000	1,718,000	2,026,000	1,458,843
Equity, commodity, and other contracts	0	1,545,000	1,030,000	1,546,000	1,106,813
Non-traded	122,639,000	32,093,000	31,111,000	32,710,000	19,542,127
Interest rate contracts	120,168,000	32,093,000	31,111,000	32,710,000	19,542,127
Foreign exchange contracts	1,470,000	0	0	0	0
Equity, commodity, and other contracts	1,001,000	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	125,577,000	132,701,000	125,662,000	141,354,000	85,341,485
One year or less	85,054,000	90,531,000	83,853,000	100,990,000	55,491,655
Over 1 year to 5 years	31,952,000	30,349,000	33,132,000	28,109,000	19,673,999
Over 5 years	8,571,000	11,821,000	8,677,000	12,255,000	10,175,831
Gross negative fair value (absolute value)	315,000	518,000	304,000	236,000	335,203
Gross positive fair value	990,000	1,907,000	1,485,000	668,000	368,656
Held for trading	0	1,325,000	1,000,000	441,000	286,118
Non-traded	990,000	582,000	485,000	227,000	82,538
Current credit exposure on risk-based capital derivative contracts	856,000	1,654,000	1,312,000	557,000	249,836
Credit losses on derivative contracts	0	1,000	1,000	0	64
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.99	94.52	36	97.43	94.85	38	97.74	94.10	38	97.40	93.44	39	96.90	92.91	41
Foreign exchange contracts .....	1.20	3.16	66	1.37	3.08	65	1.41	3.49	65	1.48	3.20	66	1.76	3.39	66
Equity, commodity, and other contracts .....	0.82	1.04	76	1.20	1.10	74	0.85	1.17	74	1.13	1.64	71	1.34	1.93	70
<b>Futures and forwards .....</b>															
Written options .....	3.96	12.82	42	10.71	13.53	56	4.25	14.05	38	21.16	13.49	72	11.12	12.78	63
Exchange-traded .....	5.49	8.11	53	4.86	7.86	46	5.19	8.18	53	3.95	5.91	52	4.35	6.60	54
Over-the-counter .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	5.49	7.80	54	4.86	7.35	47	5.19	7.73	55	3.95	5.10	55	4.35	5.49	58
Exchange-traded .....	11.01	3.58	81	11.32	3.47	86	11.88	3.42	84	9.83	4.42	76	9.19	4.19	76
Over-the-counter .....	0	0.11	42	0.02	0.19	81	0	0.15	40	0.01	0.28	79	0.02	0.32	76
Swaps .....	11.01	3.15	84	11.30	2.77	89	11.88	2.86	86	9.82	3.35	82	9.17	3.20	82
<b>Held for trading .....</b>															
Interest rate contracts .....	79.54	69.64	51	73.11	69.06	42	78.67	68.76	53	65.06	69.75	38	75.34	70.34	46
Foreign exchange contracts .....	0	42.14	20	75.13	45.49	61	74.38	43.53	62	76.16	44.16	62	76.36	46.31	59
Equity, commodity, and other contracts .....	0	36.29	20	72.56	38.85	69	72.12	36.62	73	73.56	37.24	71	73.26	38.40	68
<b>Non-traded .....</b>															
Interest rate contracts .....	0	1.47	33	1.37	1.52	73	1.41	1.60	75	1.48	1.60	74	1.76	1.85	74
Foreign exchange contracts .....	0	0.51	40	1.20	0.72	80	0.85	0.68	81	1.13	0.83	80	1.34	1.14	78
Equity, commodity, and other contracts .....	100	57.86	79	24.87	54.51	38	25.62	56.47	37	23.84	55.84	37	23.64	53.69	40
Interest rate contracts .....	97.99	54.11	68	24.87	52.13	39	25.62	53.82	38	23.84	52.22	37	23.64	50.60	41
Foreign exchange contracts .....	1.20	0.45	85	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0.82	0.12	89	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	102.40	90.92	85	102.84	91.11	86	103.48	91.48	84	103.01	93.86	85	103.23	94.47	85
Over 1 year to 5 years .....	69.35	26.80	89	70.16	31.34	83	69.05	32.05	85	73.60	32.17	83	67.12	32.51	81
Over 5 years .....	26.05	28.69	48	23.52	27.94	49	27.28	27.06	55	20.48	30.45	41	23.80	31.16	36
Gross negative fair value (absolute value) .....	6.99	30.03	19	9.16	31.18	26	7.15	29.56	21	8.93	28.09	29	12.31	28.71	33
Gross positive fair value .....	0.26	1.21	11	0.40	1.98	12	0.25	1.55	13	0.17	0.83	17	0.41	0.72	25
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.81	1.70	12	1.48	2.69	30	1.22	2.23	21	0.49	1.19	17	0.45	0.85	19
Gross positive fair value (X) .....	0.02	0.05	55	0.04	0.11	53	0.02	0.07	44	0.02	0.06	59	0.03	0.06	72
Held for trading (X) .....	0.08	0.07	72	0.16	0.13	75	0.12	0.09	72	0.06	0.07	72	0.03	0.06	71
Non-traded (X) .....	0	0.05	21	0.11	0.10	70	0.08	0.07	71	0.04	0.06	73	0.03	0.05	72
Current credit exposure (X) .....	0.08	0.01	93	0.05	0.02	82	0.04	0.02	82	0.02	0.01	78	0.01	0.01	72
Credit losses on derivative contracts .....	0.07	0.05	71	0.14	0.09	75	0.11	0.06	76	0.05	0.05	70	0.02	0.04	68
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.81	0.61	69	1.52	1.16	75	1.23	0.85	73	0.53	0.73	69	0.24	0.53	66

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	2,167,000	869,000	869,000	840,000	934,019
Gross losses	114,000	144,000	613,000	443,000	433,070
Write-downs, transfers to loans held-for-sale	3,000	3,000	10,000	13,000	14,226
Recoveries	31,000	21,000	101,000	85,000	109,645
Net losses	83,000	123,000	512,000	358,000	323,425
Provision for loan and lease losses	-108,000	376,000	1,312,000	387,000	229,000
Adjustments	0	438,000	498,000	0	0
Ending balance	1,976,000	1,560,000	2,167,000	869,000	839,594
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.30	-0.11	22	1.21	0.87	73	0.96	0.51	88	0.31	0.15	84	0.18	0.14	72
Provision for loan and lease losses / Average loans and leases	-0.50	-0.20	20	1.80	1.41	69	1.48	0.82	86	0.46	0.24	84	0.28	0.24	70
Provision for loan and lease losses / Net loan and lease losses	-130.12	-168.35	35	305.69	730.69	27	256.25	487.86	35	108.10	130.58	46	70.80	134.68	18
Allowance for loan and lease losses / Total loans and leases not held for sale	2.33	1.49	87	1.77	1.32	82	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68
Allowance for loan and lease losses / Total loans and leases	2.29	1.47	87	1.76	1.30	83	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68
Allowance for loan and lease losses / Net loans and leases losses (X)	5.95	18.09	25	3.17	10.10	23	4.23	11.58	23	2.43	8.03	21	2.60	7.54	19
Allowance for loan and lease losses / Nonaccrual assets	264.88	291.29	57	239.26	310.68	52	288.16	299.17	61	163.04	218.72	54	159.20	214.03	46
ALLL / 90+ days past due + nonaccrual loans and leases	208	246.27	49	183.31	221.69	43	222.94	244.34	53	116.80	151.73	45	114.53	160.51	42
Gross loan and lease losses / Average loans and leases	0.53	0.24	85	0.69	0.34	81	0.69	0.34	84	0.53	0.28	84	0.53	0.30	85
Recoveries / Average loans and leases	0.14	0.08	82	0.10	0.07	73	0.11	0.07	77	0.10	0.08	71	0.14	0.09	76
Net losses / Average loans and leases	0.38	0.16	87	0.59	0.27	81	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	91	0	0	98	0.01	0	92	0.02	0	91	0.02	0	92
Recoveries / Prior year-end losses	5.06	7.39	38	4.74	8.09	31	22.80	33.98	34	19.63	36.22	24	25.27	41.30	34
Earnings coverage of net loan and lease losses (X)	8.60	25.70	33	4.72	17.23	30	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25

#### Net Loan and Lease Losses By Type

Real estate loans	0.17	0.03	86	0.03	0.01	73	0.02	0.04	47	0.04	0.01	77	0.09	0.02	94
Real estate loans secured by 1-4 family	-0.02	-0.01	35	0.03	0.01	74	0.01	0.01	60	0.05	0.01	85	0.10	0.01	93
Revolving	-0.09	-0.03	16	0.08	0	75	-0.02	0.01	27	0.15	0.02	88	0.20	0.03	89
Closed-end	0	-0.01	63	0.02	0.01	71	0.02	0	76	0.02	0	69	0.06	0.01	89
Commercial real estate loans	0.49	0.05	95	0.03	0.01	78	0.04	0.07	51	0.02	0.01	68	0.07	0.01	87
Construction and land development	0	0	57	0	-0.01	68	-0.04	0	18	-0.09	-0.01	10	-0.18	-0.03	6
1-4 family	0	0	58	0	0	60	-0.04	0	4	-0.09	0	2	-0.15	-0.01	1
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	-0.03	-0.02	25
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	-0.03	0	13
Nonfarm nonresidential	0.68	0.07	96	0.04	0.02	78	0.06	0.11	52	0.05	0.02	76	0.14	0.02	90
Owner-occupied	0.08	0.01	92	0.04	0.01	89	0.06	0.02	83	0.06	0.01	92	0.07	0.01	90
Other	0.60	0.06	96	0	0.01	54	0	0.08	24	-0.01	0.01	10	0.07	0.01	89
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0.51	0.01	98	0.99	0	98
Commercial and industrial loans	0.39	0.20	75	0.87	0.48	80	1.05	0.47	85	0.41	0.37	65	0.38	0.31	65
Loans to individuals	2.50	1.06	85	2.69	1.43	81	2.80	1.13	87	2.34	1.17	84	1.88	1.16	74
Credit card loans	3.24	2.41	66	3.99	3.52	56	3.87	2.92	70	4.18	3.11	72	3.97	2.92	74
Agricultural loans	0	0.02	50	0	0.11	43	1.81	0.19	91	0.82	0.08	93	0.75	0.15	87
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.17	0.09	78	0.23	0.15	71	0.34	0.15	78	0.42	0.15	84	0.34	0.14	81

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	260,000	347,000	338,000	361,000	450,196
90+ days past due loans and leases	205,000	209,000	221,000	224,000	227,705
Nonaccrual loans and leases	745,000	642,000	751,000	520,000	505,387
Total past due and nonaccrual loans and leases	1,210,000	1,198,000	1,310,000	1,105,000	1,183,288
Restructured 30-89 days past due	17,000	39,000	22,000	34,000	47,898
Restructured 90+ days past due	20,000	23,000	21,000	28,000	21,010
Restructured nonaccrual	152,000	182,000	154,000	162,000	220,646
Total restructured loans and leases	189,000	244,000	197,000	224,000	289,554
30-89 days past due loans held for sale	5,000	0	5,000	0	542
90+ days past due loans held for sale	0	0	0	0	164
Nonaccrual loans held for sale	8,000	3,000	6,000	13,000	9,579
Total past due and nonaccrual loans held for sale	13,000	3,000	11,000	13,000	10,285
Restructured loans and leases in compliance	389,000	355,000	406,000	437,000	444,590
Other real estate owned	27,000	65,000	31,000	65,000	62,748
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	1,000	10,000	1,000	13,000	22,007
Total other assets past due and nonaccrual	1,000	10,000	1,000	13,000	22,007

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.30	0.33	58	0.39	0.52	38	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69
90+ days past due loans and leases	0.24	0.11	85	0.24	0.12	82	0.25	0.12	82	0.27	0.15	80	0.27	0.17	77
Nonaccrual loans and leases	0.86	0.65	74	0.72	0.57	73	0.86	0.66	75	0.62	0.51	67	0.61	0.54	63
90+ days past due and nonaccrual loans and leases	1.10	0.82	78	0.96	0.75	71	1.12	0.85	76	0.89	0.71	70	0.88	0.75	68
30-89 days past due restructured	0.02	0.01	82	0.04	0.01	86	0.03	0.01	80	0.04	0.01	81	0.06	0.02	83
90+ days past due restructured	0.02	0	88	0.03	0.01	87	0.02	0.01	87	0.03	0.01	88	0.03	0.01	84
Nonaccrual restructured	0.18	0.13	69	0.21	0.14	70	0.18	0.13	68	0.19	0.14	69	0.26	0.16	78
30-89 days past due loans held for sale	0.01	0	90	0	0	40	0.01	0	86	0	0	38	0	0	79
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	86
Nonaccrual loans held for sale	0.01	0	83	0	0	84	0.01	0.01	82	0.02	0	90	0.01	0	86
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.30	0.33	58	0.39	0.52	38	0.39	0.40	61	0.43	0.43	61	0.54	0.44	69
90+ days past due assets	0.24	0.11	85	0.24	0.12	82	0.25	0.12	82	0.27	0.15	80	0.27	0.18	77
Nonaccrual assets	0.87	0.66	73	0.74	0.58	72	0.86	0.67	74	0.64	0.53	68	0.63	0.57	64
30+ days past due and nonaccrual assets	1.40	1.18	70	1.36	1.32	63	1.50	1.29	68	1.34	1.19	68	1.44	1.26	66
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.62	0.50	73	0.64	0.48	77	0.66	0.52	75	0.60	0.44	73	0.60	0.48	71
90+ days past due and nonaccrual assets + other real estate owned	0.64	0.53	72	0.69	0.51	76	0.68	0.55	73	0.65	0.48	75	0.65	0.52	69
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.78	0.58	76	0.84	0.57	78	0.83	0.60	76	0.86	0.53	83	0.86	0.60	76
Allowance for loan and lease losses	60.63	69.27	46	72.05	74.58	52	56.81	66.66	42	124.74	115.41	66	128.83	118.28	62
Equity capital + allowance for loan and lease losses	6.04	5.03	70	5.95	4.68	70	6.07	4.97	68	6.32	4.28	76	6.79	4.79	73
Tier 1 capital + allowance for loan and lease losses	8.21	5.96	73	8.54	5.89	75	8.58	6.05	75	8.74	5.65	80	8.99	6.16	76
Loans and leases + other real estate owned	1.39	0.97	78	1.27	0.91	80	1.41	0.97	79	1.30	0.85	83	1.30	0.96	74

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.43	0.31	78	0.54	0.48	67	0.53	0.39	71	0.57	0.38	79	0.64	0.42	82
90+ days past due .....	0.45	0.13	88	0.45	0.12	85	0.48	0.16	86	0.49	0.16	84	0.50	0.22	80
Nonaccrual .....	0.82	0.76	66	0.39	0.54	40	0.85	0.76	64	0.47	0.46	58	0.54	0.57	57
Commercial and industrial															
30–89 days past due .....	0.14	0.22	45	0.19	0.36	33	0.20	0.23	57	0.18	0.31	40	0.39	0.30	71
90+ days past due .....	0.02	0.02	74	0.03	0.03	71	0.03	0.03	64	0.04	0.05	64	0.03	0.05	64
Nonaccrual .....	1.48	0.69	84	1.66	0.90	83	1.49	0.75	85	1.32	0.83	75	1.11	0.76	72
Individuals															
30–89 days past due .....	0.83	0.53	73	1.18	0.84	70	1.08	0.83	75	1.25	0.83	75	1.30	0.84	77
90+ days past due .....	0.45	0.11	87	0.47	0.15	82	0.43	0.14	83	0.44	0.17	81	0.45	0.16	81
Nonaccrual .....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due .....		0.01			0.01			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.17	31	0.93	0.35	80	0	0.17	28	0.82	0.24	85	0.21	0.17	72
90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.44	25	4.67	0.76	90	0.45	0.49	70	2.46	0.67	86	4.13	0.75	90
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.08	0.13	61	0.05	0.26	39	0.11	0.18	59	0.08	0.20	48	0.12	0.17	58
90+ days past due .....	0.01	0.01	78	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	66
Nonaccrual .....	0.06	0.15	57	0.11	0.13	63	0.06	0.15	55	0.11	0.13	63	0.18	0.14	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.62	0.47	70	0.80	0.73	65	0.76	0.65	71	0.83	0.67	71	0.89	0.71	69
	90+ days past due	0.71	0.28	86	0.72	0.24	85	0.75	0.33	85	0.77	0.31	85	0.78	0.46	80
	Nonaccrual	0.48	0.88	29	0.34	0.79	20	0.47	0.89	28	0.35	0.73	25	0.46	0.86	30
Revolving	30-89 days past due	0.49	0.31	76	0.84	0.50	78	0.77	0.48	76	0.79	0.45	81	0.91	0.50	84
	90+ days past due	0.44	0.03	97	0.50	0.03	97	0.42	0.03	97	0.60	0.05	96	0.41	0.05	94
	Nonaccrual	1.11	1.31	65	0.77	1.07	54	1.01	1.13	64	0.79	1	59	0.90	1.17	64
Closed-end	30-89 days past due	0.65	0.48	70	0.79	0.76	59	0.76	0.65	69	0.84	0.70	68	0.89	0.75	66
	90+ days past due	0.76	0.31	85	0.78	0.27	84	0.83	0.38	84	0.82	0.35	82	0.91	0.53	79
	Nonaccrual	0.35	0.85	23	0.22	0.77	14	0.35	0.87	24	0.22	0.70	16	0.32	0.84	24
Junior lien	30-89 days past due	0.01	0.01	38	0.02	0.02	45	0.01	0.02	60	0.02	0.02	56	0.03	0.03	60
	90+ days past due	0.01	0	82	0.01	0	85	0	0	80	0.01	0	80	0	0	66
	Nonaccrual	0.06	0.05	67	0.06	0.05	65	0.07	0.04	72	0.06	0.04	64	0.08	0.06	67
Commercial real estate	30-89 days past due	0.10	0.22	38	0.11	0.28	28	0.12	0.26	44	0.13	0.18	45	0.18	0.17	58
	90+ days past due	0.01	0.02	71	0.02	0.01	76	0.01	0.02	67	0.01	0.03	59	0.01	0.03	50
	Nonaccrual	1.42	0.62	90	0.44	0.32	68	1.51	0.62	90	0.63	0.23	87	0.62	0.28	89
Construction and development	30-89 days past due	0.14	0.22	59	0.08	0.32	41	0.29	0.28	66	0.04	0.28	38	0.20	0.21	61
	90+ days past due	0.04	0.01	88	0.08	0.01	88	0.07	0.01	93	0.09	0.02	88	0	0.02	66
	Nonaccrual	0	0.50	11	0	0.24	11	0.04	0.41	33	0.04	0.20	40	0.10	0.19	51
1-4 family	30-89 days past due	0.11	0.03	84	0.04	0.06	63	0.25	0.03	92	0	0.06	25	0.12	0.06	74
	90+ days past due	0.04	0	95	0.08	0	99	0.07	0	97	0.09	0	95	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	57
Other	30-89 days past due	0.04	0.16	44	0.04	0.24	41	0.04	0.22	42	0.04	0.20	48	0.08	0.13	57
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	70
	Nonaccrual	0	0.43	11	0	0.18	13	0.04	0.35	40	0.04	0.17	46	0.10	0.15	58
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0.01	0.10	42
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0.02	0.01	83
	Nonaccrual	0	0.13	19	0.10	0.06	79	0	0.11	20	0	0.05	21	0.14	0.08	77
Nonfarm non-residential	30-89 days past due	0.10	0.20	43	0.13	0.27	29	0.09	0.23	41	0.16	0.14	58	0.20	0.17	63
	90+ days past due	0.01	0.02	68	0.01	0.02	69	0	0.02	26	0	0.03	22	0.01	0.03	54
	Nonaccrual	1.97	0.78	91	0.57	0.37	68	2.10	0.80	92	0.83	0.28	90	0.80	0.30	89
Owner Occupied	30-89 days past due	0.08	0.06	70	0.12	0.11	54	0.06	0.07	56	0.15	0.07	83	0.15	0.09	71
	90+ days past due	0.01	0	82	0.01	0.01	82	0	0	33	0	0.01	26	0.01	0.01	61
	Nonaccrual	0.97	0.32	93	0.56	0.20	91	0.98	0.27	95	0.82	0.16	98	0.71	0.17	96
Other	30-89 days past due	0.02	0.12	37	0.01	0.14	18	0.03	0.14	43	0.01	0.07	28	0.04	0.07	50
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.99	0.40	86	0.01	0.16	20	1.12	0.44	85	0.01	0.10	23	0.09	0.13	56
Farmland	30-89 days past due	0.61	0.13	87	0	0.32	21	0	0.11	30	0.51	0.23	79	0.98	0.25	88
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0.06	0.01	90
	Nonaccrual	0	1.14	20	3.33	1.10	86	0.58	1.13	52	3.03	0.84	88	3.20	1.23	83
Credit card	30-89 days past due	1.08	0.75	79	1.38	1.31	60	1.15	0.95	65	1.37	1.19	62	1.58	1.22	73
	90+ days past due	1.26	0.56	82	1.46	0.83	73	1.15	0.63	79	1.37	0.78	77	1.48	0.73	84
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	11,379,000	11,334,000	11,370,000	11,324,000	12,405,488
Retained earnings	4,763,000	3,801,000	4,351,000	3,751,000	2,828,238
Accumulated other comprehensive income (AOCI)	592,000	1,324,000	1,315,000	-90,000	-964,069
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	16,734,000	16,459,000	17,036,000	14,985,000	14,269,657
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	5,190,000	4,841,000	5,196,000	4,847,000	4,862,477
Accumulated other comprehensive income-related adjustments	592,000	1,324,000	1,315,000	-90,000	-964,070
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	10,952,000	10,294,000	10,525,000	10,228,000	10,371,250
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	10,952,000	10,294,000	10,525,000	10,228,000	10,371,250
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	1,656,000	1,310,000	1,656,000	1,310,000	819,869
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,656,000	1,310,000	1,656,000	1,310,000	819,869
Less: Additional tier 1 capital deductions	0	1,000	0	1,000	636
Additional tier 1 capital	1,656,000	1,309,000	1,656,000	1,309,000	819,233
<b>Tier 1 Capital</b>	12,608,000	11,603,000	12,181,000	11,537,000	11,190,483
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	482,000	534,000	482,000	534,000	554,643
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	496,000	422,000	495,000	421,000	420,971
Allowance for loan and lease losses in tier 2 capital	1,329,000	1,101,000	1,340,000	914,000	890,236
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,307,000	2,057,000	2,317,000	1,869,000	1,865,850
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,307,000	2,057,000	2,317,000	1,869,000	1,865,850
Exited advanced approach tier 2 capital					
Total capital	14,915,000	13,660,000	14,498,000	13,406,000	13,056,333
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	146,344,000	124,778,000	144,445,000	123,870,000	124,409,579
Less: Deductions from common equity tier 1 capital	5,190,000	4,842,000	5,196,000	4,848,000	4,863,113
Less: Other deductions	-657,000	-586,000	-667,000	-595,000	-477,055
Total assets for leverage ratio	141,811,000	120,522,000	139,916,000	119,617,000	120,023,521
Total risk-weighted assets	106,261,000	108,985,000	106,943,000	105,705,000	104,747,402
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.31	12.54	15	9.45	11.59	17	9.84	12.35	10	9.68	12.11	12	9.90	12.09	13
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.87	13.31	23	10.65	12.25	25	11.39	13.08	24	10.91	12.78	21	10.68	12.85	13
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.04	15.37	24	12.53	14.01	20	13.56	15.23	22	12.68	14.36	19	12.46	14.45	17
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.89	9.15	43	9.63	9.43	59	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		-100.00
Total property and casualty assets .....	0	0	0	0	0		-100.00
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<b>Total Insurance Underwriting Equity</b>							
Total insurance underwriting equity .....	0	0	0	0	0		-100.00
Total property and casualty equity .....	0	0	0	0	0		-100.00
Total life and health equity .....	0	0	0	0	0		-100.00
<b>Total Insurance Underwriting Net Income</b>							
Total insurance underwriting net income .....	0	0	0	0	-699		
Total property and casualty .....	0	0	0	0	-596		
Total life and health .....	0	0	0	0	-103		-100.00
<b>Claims and Claims Adjusted Expense Reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		-100.00
<b>Unearned Premiums (P/C)</b>							
Unearned premiums (P/C) .....	0	0	0	0	0		-100.00
<b>Policyholder Benefit and Contractholder Funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		-100.00
<b>Separate Account Liabilities (L/H)</b>							
Separate account liabilities (L/H) .....	0	0	0	0	0		
<b>Insurance Activities Revenue</b>							
Insurance activities revenue .....	1,000	1,000	4,000	5,000	3,730	0.00	-97.39
Other insurance activities income .....	1,000	1,000	4,000	3,000	2,896	0.00	-97.37
<b>Insurance and Reinsurance Underwriting Income</b>							
Insurance and reinsurance underwriting income .....	0	0	0	2,000	834		-100.00
Premiums .....	0	0	0	2,000	834		-100.00
Credit related insurance underwriting .....	0	0	0	2,000	834		-100.00
Other insurance underwriting .....	0	0	0	0	0		
<b>Insurance Benefits, Losses, Expenses</b>							
Insurance benefits, losses, expenses .....	0	0	0	0	1,496		-100.00
<b>Net Assets of Insurance Underwriting Subsidiaries</b>							
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
<b>Life Insurance Assets</b>							
Life insurance assets .....	3,447,000	3,375,000	3,431,000	3,365,000	3,304,883	2.13	8.77

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
<b>Insurance Underwriting Assets / Consolidated Assets</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53		
<b>Insurance Activities Revenue / Adjusted Operating Income</b>															
Insurance activities revenue / Adjusted operating income .....	0.06	0.38	49	0.07	0.40	52	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	40	7.32	88	22.36	4.86	89
Credit related premium income / Total premium income .....	33.33			45.10			38.23			100	34.91	83	100	44.54	78
Other premium income / Total premium income .....	66.67			54.90			61.77			0	65.09	16	0	55.46	21
<b>Insurance Underwriting Net Income / Consolidated Net Income</b>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	-0.04	0.08	3
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			0	233.61	11	179.38	160.49	73
<b>Reinsurance Recovery (P/C) / Total Assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17		
<b>Reinsurance Recovery (L/H) / Total Assets (L/H)</b>															
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31		
<b>Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets</b>															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	23.64	11	95	25.64	11.59	95	23.91	11.03	94	27.12	11.51	97	27.47	10.22	98
<b>Broker-Dealer Activities</b>															
<b>Net Assets of Broker-Dealer Subsidiaries (\$000)</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	244,000			167,000			237,000			165,000			151,049		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.16	0.50	85	0.12	0.78	82	0.16	0.75	83	0.13	1.39	78	0.12	1.79	78

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	138,000	176,000	125,000	221,000	201,642
Real estate loans	16,000	15,000	15,000	16,000	21,159
Commercial and industrial loans	122,000	161,000	110,000	205,000	180,483
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	152,000	171,000	163,000	177,000	155,778
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	290,000	347,000	288,000	398,000	357,420
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42		2.41	1.19	90	1.85	0.97	87

	BHC	Peer # 1	Pct												
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Growth Rates</b>															
Net loans and leases	-21.59	-6.17	28	-15.79	12.26	15	-43.44	-2.40	9	9.60	22.48	64	33.89	7.24	82
Total selected assets	-16.43	-2.56	34	-6.22	7.32	38	-27.64	2.04	16	11.35	12.40	71	24.35	3.24	75
Deposits		2.95			13.75			3.46			10.36		-100	5	4

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	3,000	4,000	3,000	4,000	5,500	-25.00	-71.04
1-4 family residential loans	3,000	4,000	3,000	4,000	5,500	-25.00	-71.04
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	23.05	19.93	23.22	21.14	21.04		
Home equity lines	4.99	5.89	5.23	6.37	7.07		
Credit card receivables	1.29	1.47	1.39	1.66	1.61		
Auto loans and other consumer loans	4.48	6.39	4.84	7.18	7.51		
Commercial and industrial loans	32.91	31.98	31.59	29.54	29.16		
All other loans and leases	33.28	34.34	33.72	34.12	33.61		

BHC Name

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	11.61	10.35	11.52	10.27	9.20

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	526		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	526		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	183		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	183		-100.00
Total past due securitized assets.....	0	0	0	0	709		-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	9.56
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	9.56
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	3.33
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	3.33
Total past due securitized assets percent of securitized assets	0	0	0	0	12.89
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.65	0.79	0.76	0.84	0.89
Home equity lines	0.49	0.84	0.77	0.79	0.91
Credit card receivables	1.08	1.38	1.15	1.37	1.58
Commercial and industrial loans	0.14	0.19	0.20	0.18	0.39
All other loans and leases	0.18	0.26	0.24	0.31	0.36
Total managed loans past due 30–89 days	0.30	0.39	0.39	0.43	0.54
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.76	0.78	0.83	0.82	0.91
Home equity lines	0.44	0.50	0.42	0.60	0.41
Credit card receivables	1.26	1.46	1.15	1.37	1.48
Commercial and industrial loans	0.02	0.03	0.03	0.04	0.03
All other loans and leases	0.04	0.05	0.04	0.05	0.05
Total managed loans past due 90+ days	0.24	0.24	0.25	0.27	0.27
<b>Total Past Due Managed Assets</b>	<b>0.54</b>	<b>0.63</b>	<b>0.64</b>	<b>0.70</b>	<b>0.81</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.02	0.02	0.02	0.06
Home equity lines	-0.09	0.08	-0.02	0.15	0.20
Credit card receivables	3.24	3.99	3.87	4.18	3.97
Commercial and industrial loans	0.39	0.87	1.05	0.41	0.38
All other loans and leases	0.58	0.51	0.51	0.54	0.45
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.38</b>	<b>0.55</b>	<b>0.59</b>	<b>0.43</b>	<b>0.39</b>

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	250,000	0	280,000	1,676,000	2,190,709		-17.10
Dividends	250,000	0	280,000	1,675,000	2,190,000		-16.67
Interest	0	0	0	1,000	709		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,000	2,000	8,000	3,000	2,237	0.00	1279.31
Dividends	0	0	0	0	0		
Interest	2,000	2,000	8,000	3,000	2,237	0.00	1279.31
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	252,000	2,000	288,000	1,679,000	2,192,946	12500.00	-16.48
Securities gains (losses)	0	0	0	0	0		
Other operating income	-1,000	0	1,000	2,000	-4,932		
Total operating income	251,000	2,000	289,000	1,681,000	2,188,014	12450.00	-17.49
<b>Operating Expenses</b>							
Personnel expenses	18,000	6,000	56,000	54,000	52,026	200.00	118.23
Interest expense	18,000	25,000	93,000	153,000	123,482	-28.00	17.06
Other expenses	27,000	17,000	83,000	89,000	80,128	58.82	33.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	63,000	48,000	232,000	296,000	255,636	31.25	43.42
Income (loss) before taxes	191,000	-49,000	109,000	1,389,000	1,944,492		-26.61
Applicable income taxes (credit)	-14,000	-10,000	-36,000	-68,000	-63,805		
Extraordinary items							
Income before undistributed income of subsidiaries	205,000	-39,000	145,000	1,458,000	2,199,764		-25.83
Equity in undistributed income of subsidiaries	437,000	201,000	949,000	124,000	-440,845	117.41	
Bank subsidiaries	423,000	198,000	905,000	110,000	-453,901	113.64	
Nonbank subsidiaries	14,000	3,000	44,000	14,000	13,056	366.67	57.92
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	642,000	162,000	1,094,000	1,582,000	1,758,919	296.30	134.88
<b>Memoranda</b>							
Bank net income	673,000	198,000	1,185,000	1,785,000	1,736,099	239.90	133.63
Nonbank net income	14,000	3,000	44,000	14,000	13,056	366.67	57.92
Subsidiary holding companys' net income	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	18,572,000	90.99	18,180,000	89.13	18,872,000	89.69	16,939,000	15,953,310	2.16	8.84
Common and preferred stock	18,054,000	88.45	17,656,000	86.56	18,354,000	87.23	16,421,000	15,434,876	2.25	9.37
Excess cost over fair value	518,000	2.54	524,000	2.57	518,000	2.46	518,000	518,127	-1.15	26.55
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	307		-100.00
Investment in nonbank subsidiaries	283,000	1.39	230,000	1.13	270,000	1.28	227,000	192,355	23.04	-36.52
Common and preferred stock	263,000	1.29	209,000	1.02	250,000	1.19	206,000	172,112	25.84	-38.22
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	20,000	0.10	20,000	0.10	20,000	0.10	20,000	20,000	0.00	0.00
Other receivables	0	0	1,000	0	0	0	1,000	243	-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	340		-100.00
Securities	24,000	0.12	23,000	0.11	98,000	0.47	22,000	20,790	4.35	17.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,255,000	6.15	1,616,000	7.92	1,526,000	7.25	1,935,000	1,862,594	-22.34	-0.29
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	38,000	0.19	40,000	0.20	38,000	0.18	41,000	43,897	-5.00	-12.32
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	239,000	1.17	309,000	1.51	237,000	1.13	294,000	331,804	-22.65	-36.96
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	20,411,000	100.00	20,398,000	100.00	21,041,000	100.00	19,458,000	18,405,090	0.06	6.25
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	361,000	1.77	360,000	1.71	0	0		-100.00
Borrowings with maturity over 1 year	1,784,000	8.74	2,106,000	10.32	1,805,000	8.58	2,396,000	2,547,118	-15.29	43.31
Subordinated notes and debentures	553,000	2.71	554,000	2.72	553,000	2.63	554,000	554,643	-0.18	-0.62
Other liabilities	210,000	1.03	42,000	0.21	210,000	1	208,000	211,610	400.00	5.53
Balance due to subsidiaries and related institutions	2,000	0.01	3,000	0.01	2,000	0.01	5,000	2,193	-33.33	
Total liabilities	2,549,000	12.49	3,066,000	15.03	2,930,000	13.93	3,163,000	3,315,564	-16.86	27.43
Equity Capital	17,862,000	87.51	17,332,000	84.97	18,111,000	86.07	16,295,000	15,089,526	3.06	3.79
Perpetual preferred stock (income surplus)	1,656,000	8.11	1,310,000	6.42	1,656,000	7.87	1,310,000	819,869	26.41	101.98
Common stock	10,000	0.05	10,000	0.05	10,000	0.05	10,000	10,659	0.00	-24.02
Common surplus	12,740,000	62.42	12,695,000	62.24	12,731,000	60.51	12,685,000	13,765,590	0.35	-28.08
Retained earnings	4,235,000	20.75	3,364,000	16.49	3,770,000	17.92	3,751,000	2,828,238	25.89	6739.80
Accumulated other comprehensive income	592,000	2.90	1,324,000	6.49	1,315,000	6.25	-90,000	-964,069	-55.29	
Other equity capital components	-1,371,000	-6.72	-1,371,000	-6.72	-1,371,000	-6.52	-1,371,000	-1,370,761		
Total liabilities and equity capital	20,411,000	100.00	20,398,000	100.00	21,041,000	100.00	19,458,000	18,405,090	0.06	6.25
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	14.24	12.54	68	3.94	3.93	43	6.29	7.29	33	9.84	9.68	52	11.43	10.40	63
Bank net income / Average equity investment in banks	14.38	12.55	67	4.51	4.73	42	6.51	7.45	37	10.66	10.51	58	10.60	11.19	52
Nonbank net income / Average equity investment in nonbanks	21.83	12.53	73	5.78	5.73	64	19.80	9.75	82	7.62	7.89	63	4.23	7.10	43
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	104.83	95.97	78	122.22	95.67	82	108.32	88.16	73	112.83	82.22	90	98.70	82.56	30
Nonbank net income / Parent net income	2.18	2.83	68	1.85	5.47	69	4.02	3.59	72	0.88	5.93	51	0.74	3.78	50
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	14.27	17.74	54	17.69	19.50	67	16.18	20.06	60	19.41	20.43	69	21.97	20.88	69
Total debt / Equity capital	13.08	11.90	67	17.43	13.54	73	15.01	14.41	68	18.10	14.31	71	20.56	14.69	74
Total debt + notes payable to subs that issued TPS / Equity capital	13.08	14.30	56	17.43	15.86	71	15.01	16.67	62	18.10	16.36	70	20.56	17.10	73
Total debt + Loans guaranteed for affiliate / Equity capital	13.08	12.02	66	17.43	13.93	73	15.01	14.68	68	18.10	14.56	71	20.56	15.14	74
Total debt / Equity capital – excess over fair value	13.47	12	67	17.97	13.68	73	15.45	14.52	68	18.70	14.51	72	21.29	14.81	74
Long-term debt / Equity capital	13.08	11.33	67	15.35	12.46	70	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74
Short-term debt / Equity capital	0	0.52	41	2.08	0.88	83	1.99	0.77	82	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	2.90	0.10	94	3.02	0.10	94	2.86	0.08	94	3.18	0.12	94	3.43	0.12	94
Long-term debt / Consolidated long-term debt	80.17	35.48	88	48.66	27.67	74	79.82	34.67	90	48.34	28.44	71	38.90	28.63	64
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	105.45	102.85	67	106.10	103.91	66	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73
Total investment in subs / Equity capital	105.56	108.21	56	106.22	111.18	54	105.69	110.16	55	105.35	111.07	51	107	112.48	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.38	0.22	63	1.63	1.22	73	0.92	0.47	70	0.54	0.36	64	0.59	0.35	67
Equity investment in subs – equity cap / Net income-div (X)	0.52	0.74	50		2.81		2.55	1.82	73	0.92	1.22	47	0.86	1.22	51
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	115	111.20	54	7.27	154.20	5	37.42	136.59	4	189.97	177.68	58	285.39	162.34	89
Cash from ops + noncash items + op expense / Op expense + dividend	109.58	98.58	54	-40.45	176.81	4	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	56.67	85.35	35	-43.18	90.08	14	80.40	134.08	15	108.28	116.34	49	130.41	103.19	78
Pretax operating income + interest expense / Interest expense	1,161.11	1,142.88	62	-96	2,355.68	4	217.20	2,016.32	17	1,007.84	1,968.54	41	1,674.72	2,898.75	65
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,161.11	1,357.31	62	-96	1,688.78	3	217.20	1,539.23	16	1,007.84	1,632.83	46	1,674.72	1,369.37	66
Dividends + interest from subsidiaries / Interest expense + dividends	129.23	117.86	59	1.02	186.57	5	36.41	150.43	8	206.27	210.80	56	322.61	188.90	86
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	22.93	33.13	48	7.04	20.55	50	10.62	35.64	32	20.03	57.11	42	27.59	33.93	55
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	5.26	3.97	62	5.99	2.60	78	4.82	3.85	62	8.92	2.64	84	9.07	2.61	84
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0.15			0.10			0.04		0	0.24	47
Nonaccrual		1.22			1.57			1.03			0.54		0	6.54	38
Total		1.27			1.72			1.13			0.58		0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.20	1.80	57	0.18	3.20	54	0.22	2.66	57	0.19	5.62	50	0.19	5.50	48
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

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## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	86.34	74.87	65		61.08		481.38	81.10	96	45.34	57.84	45	25.29	57.26	16
Dividends declared / Net income .....	27.57	23.13	54	106.17	81.32	79	63.80	42.29	82	41.78	33.08	69	31.63	27.33	57
Net income – dividends / Average equity.....	10.31	9.52	66	-0.24	0.55	31	2.28	4.14	26	5.73	6.46	42	7.82	7.33	56
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	141.24	101.14	65	0	182.33	14	40.11	132.17	20	253.40	178.13	75	393.69	157.73	90
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	141.24	128.99	57	0	229.19	4	40.11	174.85	10	253.40	260.40	62	393.69	215.26	85
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	37.15	30.63	57	0	123.04	10	23.63	60.28	18	93.84	66.55	80	126.14	60.71	93
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0.06	0.54	56	0.04	0.52	55
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	37.15	33.49	54	0	148.03	4	23.63	62.88	17	93.89	69.36	72	126.19	63.43	92
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	47.24	21	0	39.62	23	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	14.29	2.80	88	66.67	14.44	83	18.18	7.38	84	21.43	20.25	75	17.13	18.56	70
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	14.29	69.48	47	66.67	76.32	53	18.18	79.84	34	21.43	150.41	20	17.13	99.33	25
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.60	58.57	76	0	62.43	15	96.89	69.76	61	99.64	67.32	84	100.09	65.18	95
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0.06	0.80	52	0.03	0.92	48
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.60	71.70	68	0	76.26	5	96.89	82.20	45	99.70	78.80	77	100.12	74.20	92
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.80	0.82	84	100	1.82	98	2.77	0.73	89	0.18	1.19	71	0.10	2.32	67
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.80	10.59	61	100	9.13	95	2.77	4.70	70	0.18	7.29	39	0.10	7.64	36
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34		0	447.79	11	0	135.13	12		83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12